

**State of Michigan**  
**Department of Labor and Economic Growth**  
**Office of Financial and Insurance Regulation**  
**Enforcement Action**  
**January - March 2008**

<b>Name</b>	<b>Enforcement Case No.</b>	<b>Type of License or Registration</b>	<b>Action Taken</b>	<b>Date of Action</b>	<b>Reason for Action</b>	<b>Type of Closure</b>	<b>Date Closed</b>	<b>Fines and Other Penalties</b>
Adams, Cindy A. Adams, Randy L. Adams Bail Bonds Agency	5237	Insurance	Notice of Opportunity to Show Compliance	11-20-07	MCL 500.2005 Misrepresentation	Final Decision	2-25-08	Revoke License
Aijala, John Homeward Bound Services, Inc.	4895	Insurance	Cease & Desist	1-28-08	MCL 500.402 Unlicensed Activity	Cease and Desist	3-18-08	Cease & Desist Order
Athey, Nichole P.	4866	Insurance	Notice of Opportunity to Show Compliance	12-19-06	MCL 500.1239 Misconduct of business	Consent Order	1-3-08	Revoke License
Bachi, Peter	5541	Consumer Finance	Prohibition	3-3-08	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	3-18-08	Order of Prohibition
Barrow, Jon	5461	Consumer Finance	Cease & Desist	12-24-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	2-1-08	Cease & Desist Order
Bartalino, Amy	5459	Consumer Finance	Cease & Desist	11-30-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	1-22-08	Cease & Desist Order
Bartz, Laura L.	5246	Insurance	Notice of Opportunity to Show Compliance	11-07-07	MCL 500.2005 Misrepresentation	Consent Order	1-18-08	\$500 Civil Penalty
Baumhaft, Michael	3548	Consumer Finance	Prohibition	1-31-08	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	2-8-08	Order of Prohibition
Benjamin, John III	4605	Insurance	Notice of Opportunity to Show Compliance	11-21-06	MCL 500.2005 Misrepresentation	Final Decision	1-25-08	Revoke License

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Beougher, Candida	5448	Insurance	Notice of Opportunity to Show Compliance	1-5-08	MCL 500.2005 Misrepresentation	Consent Order	1-28-08	Revoke License
Blanding, Lisa	5508	Consumer Finance	Prohibition	1-24-08	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	2-1-08	Order of Prohibition
Bowman, William A. Bowman Insurance Group	5157	Insurance	Notice of Opportunity to Show Compliance	8-29-07	MCL 500.249(a) Failure to Respond	Final Decision	2-4-08	Revoke License \$1,000 Civil Penalty
Bradshaw, Jason	5522	Consumer Finance	Proposed Consent Order	2-15-08	MCL 445.1652 Unlicensed Activity	Consent Order	3-18-08	\$1,000 Civil Penalty
Brown, James M.	5426	Insurance	Notice of Opportunity to Show Compliance	10-5-07	MCL 500.1239 Misconduct of business	Final Decision	3-18-08	Revoke License
Brown, Shawntine Showcase Mortgage	5209	Consumer Finance	Cease and Desist	9-25-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	2-20-08	Cease and Desist Order
Chapin, Janice M.	5429	Insurance	Notice of Opportunity to Show Compliance	10-31-07	MCL 500.1239 Misconduct of business	Final Decision	3-18-08	Revoke License
Chicago Financial Services, Inc.	5079	Consumer Finance	Notice of Opportunity to Show Compliance	5-9-07	MCL 445.1671 Failure to File Report	Consent Order	1-17-08	\$500 Civil Penalty \$1,000 Late Penalty Fee
Citywide Mortgage, Inc.	5081	Consumer Finance	Notice of Opportunity to Show Compliance	5-9-07	MCL 445.1671 Failure to File Report	Consent Order	1-18-08	\$500 Civil Penalty \$1,000 Late Penalty Fee

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Coco, Richard	5465	Consumer Finance	Cease and Desist	11-27-07	MCL 445.1652 Unlicensed Activity	Cease and Desist	1-22-08	Cease and Desist Order
Cohen, Clifford A.	5427	Insurance	Notice of Opportunity to Show Compliance	10-31-07	MCL 500.1239 Misconduct of business	Final Decision	4-18-08	Voluntarily Surrender License
Davis, Genie A1 Global Financial Services	5214	Consumer Finance	Cease and Desist	7-19-07	MCL 445.1652 Unlicensed Activity	Cease and Desist	2-22-08	Cease and Desist Order
Deese, Jane'au	5446	Consumer Finance	Cease & Desist	1-22-08	MCL 445.1652 Unlicensed Activity	Cease & Desist	3-18-08	Cease & Desist Order
Equitable Mortgage Funding, Inc.	5499	Consumer Finance	Proposed Consent Order	1-2-08	MCL 445.1652 Unlicensed Activity	Consent Order	3-25-08	Revoke License
Farraj, Bushar	5511	Consumer Finance	Prohibition	2-19-08	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	2-25-08	Order of Prohibition
Faulkner, Todd L. ACEW	4937	Insurance	Notice of Opportunity to Show Compliance	2-9-07	MCL 500.2005 Misrepresentation	Final Decision	2-28-08	Revoke License
Flagship Financial Group, LLC	5471	Consumer Finance	Notice of Opportunity to Show Compliance	12-3-07	MCL 445.1671(3) Failure to file Annual Report	Consent Order	1-17-08	\$1,000 Late Penalty \$500 Civil Penalty
Ford, Kevin M.	5046	Insurance	Notice of Opportunity to Show Compliance	5-24-07	MCL 500.2005 Misrepresentation	Final Decision	1-14-08	Revoke License
Gaddis, Antonio	5208	Consumer Finance	Cease & Desist	10-29-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	1-8-08	Cease & Desist Order
Gasiorowski, Thomas	5466	Consumer Finance	Cease & Desist	11-30-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	3-18-08	Cease & Desist Order

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Graves, Judy G.	5507	Insurance	Notice of Opportunity to Show Compliance	1-30-08	MCL 500.2005 Misrepresentation	Consent Order	3-4-08	Revoke License
Green, Wendell	5230	Consumer Finance	Cease and Desist	9-25-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	1-8-08	Cease and Desist Order
Greer, Latoris	5422	Insurance	Notice of Opportunity to Show Compliance	10-31-07	MCL 500.1239 Misconduct of business	Final Decision	3-18-08	Revoke License
Hannah, Tracie	4007	Consumer Finance	Prohibition	12-18-06	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	1-15-08	Order of Prohibition
Harris, Anthony J.	5421	Insurance	Notice of Opportunity to Show Compliance	10-31-07	MCL 500.1239 Misconduct of business	Final Decision	3-18-08	Revoke License
Humphrey, Kenetra	5228	Consumer Finance	Cease and Desist	9-25-07	MCL 445.1652 Unlicensed Activity	Cease and Desist	1-14-08	Cease and Desist Order
Jewett, Ronald R.	5432	Insurance	Notice of Opportunity to Show Compliance	10-31-07	MCL 500.1239 Misconduct of Business	Final Decision	3-18-08	Revoke License
Johns, Daniel	5600	Consumer Finance	Notice of Opportunity to Show Compliance	3-20-08	MCL 445.1672 Misconduct of Business	Consent Order	3-25-08	Voluntarily Surrender License
Johnson, Richard C.	5192	Insurance	Notice of Opportunity to Show Compliance	11-5-07	MCL 500.1239 Misconduct of Business MCL 500.2005 Misrepresentation	Final Decision	3-3-08	Revoke License
Jones, Rosalyn	5220	Consumer Finance	Cease & Desist	9-25-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	1-08-08	Cease and Desist Order
Judeh, Jad	5512	Consumer Finance	Prohibition	2-19-08	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	2-25-08	Order of Prohibition

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Lewis, Barbara	5215	Consumer Finance	Cease & Desist	9-25-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	1-22-08	Cease & Desist Order
Malecki, Randall	5533	Consumer Finance	Proposed Consent Order	3-12-08	MCL 445.1652 Unlicensed Activity	Consent Order	3-25-08	\$1,000 Civil Penalty
McClinton, Robert	5216	Consumer Finance	Cease & Desist	9-25-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	1-14-08	Cease and Desist Order
McClure, Starlene USA Title Agency, Inc.	5134	Insurance	Notice of Opportunity to Show Compliance	7-10-07	MCL 500.249(a) Failure to Respond	Final Decision	3-4-08	Revoke License
McDermott, Linda McDermott, Patrick	5436	Consumer Finance	Cease & Desist	10-31-07	MCL 445.1652 Unlicensed Activity	Consent Order	1-07-08	Cease and Desist Order
McDuffie, Calvin M.	5179	Consumer Finance	Notice of Opportunity to Show Compliance	9-4-07	MCL 445.1672 Misrepresentation	Final Decision	1-07-08	Revoke License \$1,000 Civil Penalty
Mikula, Larry J.	5235	Insurance	Notice of Opportunity to Show Compliance	11-06-07	MCL 500.2005 Misrepresentation	Consent Order	1-18-08	\$500 Civil Penalty
Moore, Stephen	5462	Consumer Finance	Cease and Desist	11-30-07	MCL 445.1652 Unlicensed Activity	Cease and Desist	2-7-08	Cease and Desist Order
Nischalke, Richard Alternative Financial Solutions, Inc.	5226	Consumer Finance	Cease & Desist	9-25-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	2-12-08	Cease and Desist Order
Northwestern Mutual Life Ins. Co.	5484	Insurance	Proposed Settlement Agreement	1-28-08	MCL 500.1204 Failure to report	Settlement Agreement	2-4-08	\$500 Civil Penalty
Pappas, Steve A.	5196	Consumer Finance	Notice of Hearing	9-25-07	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	1-11-08	Order of Prohibition
Physicians Health Plan of Mid- Michigan	5234	Insurance	Notice of Opportunity to Show Compliance	11-15-07	MCL 500.438 Failure to Respond	Consent Order	1-10-08	\$1,000 Civil Penalty

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Roumayah, Jimmy Atlantic Funding, LLC	5447	Consumer Finance	Cease & Desist	9-25-07	MCL 445.1652 Unlicensed Activity	Cease & Desist	3-6-08	Cease & Desist Order
Ryder Mortgage, Inc.	5168	Consumer Finance	Notice of Opportunity to Show Compliance	8-27-07	MCL 451.1671 Failure to File Annual Report	Consent Order	3-28-08	Voluntarily Surrender License
Savannah Mortgage	4837	Consumer Finance	Notice of Opportunity to Show Compliance	10-06-06	MCL 445.1652 Unlicensed Activity	Final Decision	2-7-08	Prohibition
Sobh, Saffi	5513	Consumer Finance	Prohibition	2-19-08	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	2-25-08	Order of Prohibition
Stubblefield, David M.	5431	Insurance	Notice of Opportunity to Show Compliance	10-30-07	MCL 500.1239 Misconduct of Business	Final Decision	3-27-08	Revoke License
Stuchell, Megan J.	5243	Insurance	Notice of Opportunity to Show Compliance	11-6-07	MCL 500.1239 Misconduct of Business	Final Decision	3-7-08	Revoke License
Udovichenko, Irina	4933	Consumer Finance	Notice of Opportunity to Show Compliance	2-15-07	MCL 445.1652 Unlicensed Activity	Consent Order	3-18-08	\$1,000 Civil Penalty
Uptown Mortgage Lenders, Inc.	5482	Consumer Finance	Notice of Opportunity to Show Compliance	12-3-07	MCL 445.1671(3) Failure to file Annual Report	Consent Order	2-4-08	\$1,000 Late Penalty \$500 Civil Penalty
Verdier, Michelle M.	5238	Insurance	Notice of Opportunity to Show Compliance	11-7-07	MCL 500.1239 Misconduct of Business	Final Decision	3-4-08	Revoke License
White, Bruce	5505	Consumer Finance	Prohibition	2-5-08	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	2-07-08	Order of Prohibition

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Williams, Chiquita	5506	Consumer Finance	Prohibition	1-18-08	MCL 445.1668a Code Violation of the MBLSLA	Prohibition	1-22-08	Order of Prohibition
Woodruff, Shannon D.	5425	Insurance	Notice of Opportunity to Show Compliance	10-30-07	MCL 500.1239 Misconduct of Business	Final Decision	3-27-08	Revoke License